

ONTARIO YOUTH ENTERPRISE: STUDENT VENTURE CAPITAL PROGRAM 1985

GUIDELINES & APPLICATION



STUDENT VENTURE CAPITAL PROGRAM (1985)

The Student Venture Capital Program:

- offers interest-free loans up to \$2,000 from April 1, 1985 to the repayment deadline of October 1, 1985, to people who wish to plan and operate their own summer business venture;
- is operated through Ontario Youth Enterprise as part of the Ontario Government's "Ontario Youth Opportunities" initiatives;
- is sponsored by the Ontario Youth Secretariat, the Royal Bank of Canada and the Ontario Chamber of Commerce. Local participating Chambers of Commerce/Boards of Trade provide promotional, educational and consultative services as you research, plan and operate your venture. They receive your application, assess the proposal and recommend to the Ontario Youth Secretariat whether or not your application should be approved. The Ontario Youth Secretariat gives final approval to loan applications, and provides the Royal Bank with authority to issue a Student Venture Capital loan.

You are eligible if:

- you are returning to a high school, college or university as a full-time student in the fall of 1985. *If the business is a partnership each partner must complete a separate personal information form;*
- you are 15 or over when the loan is issued. Applicants under 18 must identify a guarantor acceptable to The Royal Bank of Canada to obtain a loan. The Royal Bank may ask the guarantor to provide a statement of affairs. The Ontario Youth Secretariat may, at its discretion, require a guarantor for applicants 18 or over;
- most of the business activity is carried out between April 1, 1985 and October 1, 1985;
- you are eligible to work in Canada, and your business is operated in Ontario.



PROGRAM REGULATIONS

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1. A partnership may apply for a maximum loan of \$2,000.
2. Your business must be started within two weeks of receiving your loan. *Your loan may be recalled immediately if you do not begin operations.*
3. To be eligible for the Student Venture Capital program, your business should provide a product or service and fall under generally accepted definitions of an independent business. The applicant(s) should have a large measure of independent control over business operations. Under these criteria, certain types of product distributorships may not be eligible (i.e. where the applicant is essentially a commissioned salesperson for a manufacturer or distributor).
4. On any pamphlets or advertising material you may say the following:

"This business has received financial assistance from the Ontario Student Venture Capital Program."

 - You may not indicate that your business was funded by either the Royal Bank or the Ontario Youth Secretariat.
 - You may not use the Royal Bank, the Ontario Chamber of Commerce or the Government of Ontario logos.
5.
 - You may be required to submit a brief interim status report approximately four weeks from the time you receive your loan. Details will be made known to you upon acceptance to the Student Venture Capital program.
 - You must also submit a final income statement. Keep accurate records to help you prepare this statement.
6. **You must repay your loan on or before October 1, 1985. The loan will be considered in default if you do not repay it in full on or before October 1, 1985.** If you default on your loan, the actions taken will include the following:
 - Interest will be charged on the outstanding loan amount.
 - Your name will be placed on a list of students ineligible for grants and/or loans under the Ontario Student Assistance Program.
 - You will be ineligible for future Student Venture Capital loans.

You may find it easier to repay in monthly installments PRIOR to the program deadline. Information on repayment obligations and procedures will be provided upon acceptance to the Student Venture Capital program.

TIPS ON RUNNING A SUCCESSFUL BUSINESS

1. Be sure you have the initiative and ability to deliver a competent service or product in an honest way. Keep your business simple. Labour-intensive, service-oriented businesses with low overhead continue to be the most successful.
2. Thoroughly research your business proposition:
 - Discuss its viability with someone who knows your proposed business field.
 - Check out your competition. Even if you have a good idea, there may not be enough demand for your service or product in your chosen community. You will also be able to make sure your service or product is priced competitively.
 - Research any laws or zoning regulations that may apply to your type of business. For example, you may need a special permit to set up a booth or to sell door-to-door. You may get information about this from your local Chamber of Commerce or your municipal government. Information and sales permits are available at your nearest Regional Sales Tax Office (Provincial Ministry of Revenue).
3. Register your business within 60 days of starting up:
 - You do not need to register if you operate your business as a sole proprietor, under your own name. For example, if your name is Sonia Smith, you do not need to register if you operate only as "Sonia Smith." You must register, however, if you call your business "Sonia Smith Landscaping."
 - All partnerships must register. Registration forms are available from your local land registry office or the Ministry of Consumer and Commercial Relations, Partnerships Registry, Companies Services Branch, 555 Yonge Street, Toronto, Ontario M7A 2H6. Telephone: (416) 963-0510.
4. If you have a partnership, make sure there is enough work for all concerned. It is advisable to draw up an agreement outlining mutual responsibilities *before* your business opens.
5. Protect yourself by getting liability insurance.
6. Keep your overhead low. The fewer your expenses, the higher your profit:
 - Buy or rent only necessary materials.

continued on page 13

IMPORTANT:

Please read the guidelines,
including application instructions on page 14,
before completing this application.
Subject to the availability of funds, applications
will be accepted by participating
Chambers of Commerce/Boards of Trade
until June 14, 1985. See page 3 of the
guidelines for details.

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ONTARIO YOUTH ENTERPRISE: STUDENT VENTURE CAPITAL APPLICATION 1985

Student Venture Capital
Ontario Youth Secretariat
700 Bay Street
2nd Floor
Toronto, Ontario
M5G 1Z6



Ontario Chamber of Commerce



ROYAL BANK



Ontario

Secretariat for
Social Development

PERSONAL INFORMATION SHEET

A SEPARATE PERSONAL INFORMATION SHEET MUST BE COMPLETED FOR EACH PARTNER.

We will need to contact you to inform you of the status of your application or to obtain further information. Please ensure that all information is accurate. Provide the name and telephone number of someone who will be available during normal business hours to take a message if we are unable to contact you. Remember to sign your application.

1.

Surname		Given Names		Age	Date of Birth Day Month Year			Social Insurance Number			
Permanent Mailing Address		No. and Street	Apt. #	City/Town		County	Province	Postal Code			
Present Mailing Address		No. and Street	Apt. #	City/Town		County	Province	Postal Code			
Name and full address of your proposed business					Postal Code	What date(s) can you attend an interview?					
						Date loan required					
Current Telephone No.		Permanent Telephone No.		Business Telephone No.		Have you previously operated a Student Venture Capital Business? <input type="checkbox"/> Yes, if so, give date <input type="checkbox"/> No					

If you are not available, who may we leave a message with?

Name Telephone No.

Where did you first hear about Student Venture Capital?

☐ Former Participants
 ☐ Campus Newspaper
 ☐ Radio
 ☐ Local Newspaper
 ☐ Promotional Material
 ☐ Royal Bank
 ☐ Other Specify

2. Education

Type of School	School Name and Location	Year Attended		Circle last Grade or year completed as of this summer	Field of Study or Area of Specialization	Type of Diploma, Certificate or Degree obtained
		From	To			
Secondary				9 10 11 12 13		
Community College				1 2 3 4 5		
University				1 2 3 4 5		
Other, Specify				1 2 3 4 5		

List Any Special Skills Relevant To Project

Are you eligible to work in Canada?

☐ Yes ☐ No

Are you returning to school full-time this fall?

☐ Yes ☐ No

If so, where?

3. Employment History – Give details of most recent employment first

Employer Name & Address	Type of Work	Effective Dates	
		From	To

4. References – Please provide two references, other than relatives

Name & Addresses Occupations Telephone Numbers

I certify that the information given by me in this application is true and complete. In connection with my application for a Student Venture Capital loan, I consent to the Ontario Youth Secretariat and/or The Royal Bank of Canada conducting a written or verbal credit review.

X
Applicant's Signature

Date

WRITTEN PROJECT DESCRIPTION

You must attach a written project description to your application. Research the following areas and provide the Ontario Youth Secretariat and your interviewing team with a comprehensive picture of your business.

Please type your responses or print in ink, numbering each response to correspond with the topic areas listed below. **YOUR APPLICATION WILL BE DELAYED IF THESE ARE NOT FULLY COMPLETED.**

1. BACKGROUND

State the name of your proposed business. If the business is operating as a franchise, please submit a copy of your franchise agreement to the interviewing committee with your application.

2. MANAGEMENT

State the names of all partners. Describe the work each partner will perform in the business. State the experience or specific skill that each person brings to the business. Please include a copy of partnership agreement where applicable.

Remember: Each partner must complete a personal information sheet.

3. MARKETING PLAN

Please comment on the following aspects of your marketing plan.

- a) **Product:** Describe in detail the service or product you propose to provide. If appropriate, please bring a sample product to the interview.
- b) **Price:** What price will you charge for your product or service? How did you determine this price?
- c) **Customers:** Where do you plan to operate? Who are your potential customers? What is the estimated market size? State why potential customers will want to buy your product or use your services. If possible please provide the names, addresses and telephone numbers of potential customers who have expressed a real interest in your service or product. Provide details of any confirmed orders.
- d) **Advertising and Promotion:** How will you inform potential customers about your service or product? When do you intend to advertise? How much do you intend to spend on advertising?

4. FINANCING

Please itemize and describe fully how you intend to spend your Student Venture Capital loan. Please identify all the equipment you intend to rent or buy and why you have decided to either purchase or rent. Will you be obtaining capital from any other source?

5. REGULATIONS AND INSURANCE

Please respond to the questions below or explain why they are not applicable to your business.

- a) Have you registered the name of your business?
 - Must be done within 60 days of starting operations if your business is a partnership or operating under a name other than your own.
 - Check to see if you must register under the Consumer Protection Act.
 - Contact Ministry of Consumer and Commercial Relations, 555 Yonge Street, 2nd Floor, Toronto, Ontario (416) 963-0510, or your local Land Registry Office.
- b) Have you obtained a vendor's permit and retail sales tax number?
 - Necessary for anyone selling goods to the public or performing certain kinds of repair work.
 - Contact your nearest retail sales tax district office (Ontario Ministry of Revenue).
- c) Have you contacted your municipality to see if any other permits or licenses are necessary?
 - Examples of other permits that may be required are renovator's or roofer's permit, peddler's permit, health permits for food outlets, etc.
 - Contact your Municipal Licensing Board or Commission.
- d) Have you purchased, or do you intend to purchase, insurance? If not, why not?
 - Types of insurance that might be required are business liability, crop, vehicle, etc.
 - Liability insurance is advisable for anyone providing a service on another person's property.
 - Contact any insurance agent.
- e) Are you planning to hire other employees?
 - i) Have you applied for an employer's number and are you aware of the deductions you must make?
 - Contact your nearest Revenue Canada district taxation office.
 - ii) Have you applied for Workers' Compensation for your employees?
 - Contact your local Workers' Compensation Board office.

6. State how you will repay your loan by October 1, 1985 if your venture is not profitable.

7. If you are under 18 years of age, please identify a guarantor who will co-sign your loan agreement.

SAMPLE CASH FLOW FORECAST

NOTE: Each business is unique. The following example, however, will show you the steps involved in projecting your cash flow needs.

SONIA SMITH LANDSCAPING

Sonia Smith has decided to operate a lawn maintenance and landscaping business for the summer. Page 9 includes a sample cash flow forecast for that business. Below is an explanation of how Sonia calculated the amounts for her business.

CASH RECEIPTS

Estimated sales	– charging customers \$15/hour
Student Venture Capital Loan	– amount requested
Other	– Sonia is investing \$400 from her personal savings.
Sales of Equipment	– At the end of the summer, Sonia will sell her truck and other equipment. She will also get an insurance rebate.

CASH DISBURSEMENTS

Purchase of Equipment	– Used Pick-up Truck	\$1,100
	Used lawn mowers	\$ 250
	Miscellaneous (rakes, shovels etc.)	<u>\$ 50</u>
	TOTAL	<u>\$1,400</u>
Rental Equipment	– rototillers, hedgetrimmers, etc.	
Labour Expense	– allowance of \$5/hour to hire one employee (\$4.50/hr. for wages plus employer's contribution for C.P.P., U.I.C., etc.)	
Personal Drawings	– money for Sonia's personal living expenses	
Materials	– used in providing service – fertilizer, grass seed, wood, etc.	
Business Licenses & Fees	– registering company name	
Advertising	– newspaper advertisement and business flyers	
Insurance	– for the truck and third party business liability	
Office Expenses	– business phone and answering service	
Other	– allowance for gas and truck repairs	
Loan Repayment	– repayment of Student Venture Capital loan	

CASH FLOW FORECAST:

Please refer to the explanation of terms on the opposite page and study the samples on Pages 8 and 9.

Amount Requested: \$ 2,000

Name of Business: Sonia Smith's Landscaping

Date Loan Required: April 8

Applicant(s): Sonia Smith

Date Business Operation Begins: April 15

Cash Receipts

(Money you Get)	April	May	June	July	August	Sept.
Estimated Sales of Goods or Services	750	1800	2100	2100	1800	450
Student Venture Capital Loan	2000					
Other (specify) <i>from Sonia's savings</i>	400					
Sale of Equipment					<i>sale of truck and ins. rebate</i>	1000
Total	3150	1800	2100	2100	1800	1450

Cash Disbursements

(Money You Pay Out)

Purchase of Equipment	1400					
Rental Expenses (equipment and/or premises)	100	100	100	50		
Labour Expenses (including employer's contribution)	250	600	700	700	500	250
Personal Drawings	100	200	200	200	200	100
Materials (such as paint, fertilizer, yarn)	300	300	300	300	100	50
Business Licenses and Fees	10					
Advertising	150	100	100	50		
Insurance (such as liability, vehicle)	550					
Office Expenses (such as stationery, business phone, utilities)	150	50	50	50	50	
Other (Specify - such as gas, transportation) <i>Gas and Truck repairs</i>	100	100	250	100	75	
Loan Repayment			300	500	700	500
Total	3110	1450	2000	1950	1625	900

NET CASH: (Total Cash Receipts minus Total Cash Disbursements)

Monthly Surplus	40	350	100	150	175	550
Monthly Deficit						
Cumulative (to date)	40	390	490	640	815	1365

CASH FLOW FORECAST

The form on page 9 is a planning tool which enables you to have enough cash on hand to operate your business. Timing your expenditures helps you avoid cash shortage. It helps you to decide when to rent or buy necessary items and when you can make loan payments to reduce your loan payable on October 1, 1985. Study the samples on pages 8 and 9 **BEFORE** completing your cash flow.

Explanation of Terms:

Cash Receipts (Money you get)

- Estimated Sales (Gross Revenue) – Estimate the total amount of money you expect to receive when you sell your goods or services.
- Student Venture Capital Loan: – Enter the amount of money you need to borrow from the Student Venture Capital Program (not to exceed \$2,000) in the month you expect to receive it.
- Other (specify): – Money invested in your project from sources other than the government loan or money received from your business each month. Included here will be money invested in your project from personal sources (such as a savings account, gift).
- Sale of Equipment (Fixed Assets) – Monies received from fixed assets sold or returned at the end of the summer. Fixed assets are equipment of a permanent nature which you need to operate your enterprise, such as ladders, paint brushes, lawn mower, typewriter. These items are not consumed in the operation of your business.

Cash Disbursements (Money you pay out):

- Purchase of Equipment (Fixed Assets) – Money you spend (monthly) to buy equipment.
- Rental Expenses: – Estimate of money spent each month on renting equipment and/or premises.
- Labour Expenses: – Estimate of wages paid to employees, plus your employment expenses such as employer's share of unemployment insurance and Canada Pension Plan deductions and Workers' Compensation premiums.
- Personal Drawings: – Money you need to cover personal expenses. You should keep this amount as small as possible.
- Materials: – Items you will need to buy which are consumed in performing the service or manufacturing the product (i.e. paint, fertilizer, pool chemicals, yarn). These are directly related to production or service delivery.
- Business Licenses and Fees: – Money you spend for business registration, special permits, etc.
- Advertising: – Advertising and promotion costs.
- Insurance: – Money you expect to spend on insurance premiums for liability insurance, vehicle insurance, etc.
- Office Expenses: – Money spent on office and administrative expenses such as stationery supplies, business telephone, answering machine, utilities.
- Other (specify) – Any money you will spend for items not listed above. This may include gas for your vehicle and other transportation costs. These are often referred to as indirect expenses.
- Loan Repayment: – Loan repayment installments to be completed by October 1, 1985.

Net Cash

Calculate your NET CASH position for each month by subtracting total disbursements from total receipts.

- If receipts are greater than disbursements, enter the amount as monthly surplus.
- If disbursements are greater than receipts, enter the amount as monthly deficit.
- *To calculate cumulative net cash*, add the monthly surplus to (or subtract the monthly deficit from) the cumulative net cash of the month before. For example, if you have a net cash surplus of \$500 in April, and then have a \$200 net cash deficit in May, your cumulative net cash as of the end of May would be \$300.

CASH FLOW FORECAST:

Please refer to the explanation of terms on the opposite page and study the samples on Pages 8 and 9.

Amount Requested: \$ _____ Name of Business: _____

Date Loan Required: _____ Applicant(s): _____

Date Business Operation Begins: _____

Cash Receipts

(Money you Get)	April	May	June	July	August	Sept.
Estimated Sales of Goods or Services						
Student Venture Capital Loan						
Other (specify)						
Sale of Equipment						
Total						

Cash Disbursements

(Money You Pay Out)	April	May	June	July	August	Sept.
Purchase of Equipment						
Rental Expenses (equipment and/or premises)						
Labour Expenses (including employer's contribution)						
Personal Drawings						
Materials (such as paint, fertilizer, yarn)						
Business Licenses and Fees						
Advertising						
Insurance (such as liability, vehicle)						
Office Expenses (such as stationery, business phone, utilities)						
Other (Specify - such as gas, transportation)						
Loan Repayment						
Total						

NET CASH: (Total Cash Receipts minus Total Cash Disbursements)

Monthly Surplus						
Monthly Deficit						
Cumulative (to date)						

STUDENT VENTURE CAPITAL RATING SHEET

Instructions: To be completed by interviewers. Please return after interview, with application.

Applicants _____ Date of Interview _____
_____ Business Name _____
_____ Date Loan Required _____
_____ Date Business Commences _____

Please check the completeness of the personal information forms for each partner, written project description and cash flow forecast. LOANS WILL BE DELAYED UNLESS COMPLETE.

1. Is the applicant(s) returning to school full-time in the fall? ☐ YES ☐ NO
2. Has the applicant accounted for the money requested in the proposal? ☐ YES ☐ NO
3. Is the budget as outlined reasonable? ☐ YES ☐ NO
Please comment and indicate how much of the maximum \$2000 is reasonable.

4. Does the applicant have any other capital source with which to operate the project? ☐ YES ☐ NO
If yes, please explain.

5. Does the applicant have any debts which would interfere with the Student Venture Capital loan repayment? ☐ YES ☐ NO
If yes, please explain.

6. Has the applicant developed a contingency plan to repay the loan should the venture not be profitable? ☐ YES ☐ NO
7. Does the project appear feasible given market demand and the limitations in time and money?
The bulk of business activity should be during the summer. ☐ YES ☐ NO
Comments: _____
8. Does the applicant appear to have the personal and social skills necessary to carry out the project? ☐ YES ☐ NO
9. Does the applicant understand that she or he may call on your Chamber of Commerce/Board of Trade, the Royal Bank or the Ontario Youth Secretariat for advice in business management? ☐ YES ☐ NO
10. (If applicable) Does the franchise relationship resemble activities normally associated with an independent business (i.e. financial record-keeping, finding own customers and suppliers)? ☐ YES ☐ NO
11. Has the applicant(s) obtained, or planning to obtain, the following:
Business Registration ☐ YES ☐ NO ☐ N/A
Vendor's Permit/Retail Sales Tax Number ☐ YES ☐ NO ☐ N/A
Municipal Permits (Health, Zoning, Peddler's, etc.) ☐ YES ☐ NO ☐ N/A
Liability Insurance ☐ YES ☐ NO ☐ N/A
Employer Registration (if hiring employees) ☐ YES ☐ NO ☐ N/A
Workers' Compensation (for employees) ☐ YES ☐ NO ☐ N/A

Overall Project Rating (please circle best description)

Financial knowledge and sense	excellent	good	fair	poor	none
Marketing strategy	excellent	good	fair	poor	none
Familiarity with field	excellent	good	fair	poor	none
Completeness of application	excellent	good	fair	poor	none
Likelihood for success	excellent	good	fair	poor	none

Please comment on a separate attached sheet if space is insufficient.

Recommendation: Loan approved in the amount of \$ _____
Approval pending _____

Loan not approved _____

Signature and title _____ Chamber/Board _____
_____ Date _____

NOTE: Please ensure any partnership or franchise agreements are enclosed with the application.

- Word of mouth for work well done is the cheapest and best form of advertising. Also, flyers are relatively inexpensive.
 - Borrow no more than you need.
7. Avoid misunderstandings with customers:
- Prepare a written contract describing the work you will do, when, and at what price.
 - Indicate who will provide materials and when you want your payment.
 - Date all contracts. Both parties must sign to make the contracts binding. You may wish to consult with a lawyer about a standard contract to be used with all your clients.
 - Do not let your customers delay paying you. Poor control of accounts receivable has often resulted in business failure.
8. Do not rely upon your memory:
- Keep accurate, up-to-date records of your business transactions and save all business-related receipts. They can be used to reduce your taxable income.
 - For simplified monthly bookkeeping, open a current bank account. Number and describe all your cheques.
9. Ask for help in planning and operating your business before it is too late. The following resources have proven useful to many S.V.C. participants:
- A free book entitled, "Starting a Small Business in Ontario" is available from the Ontario Ministry of Industry and Trade, Small Business Development Branch, 7th Floor, Hearst Block, 900 Bay Street, Toronto, Ontario M7A 2E8. Telephone: (416) 965-5494. It is also available from field offices of the Ministry;
 - your local Chamber of Commerce or Board of Trade;
 - your municipal departments of health, city planning and zoning, and local economic development office;
 - Small Business Consulting programs at all major Ontario universities;
 - your local public library, publications dealing with small business topics;
 - your district office of the Ontario Ministry of Labour, Employment Standards Branch;
 - a number of small business services and courses through eleven regional offices of the Federal Business Development Bank in Ontario;

- Industry, Trade and Commerce Canada. Telephone: (416) 369-4941 or Zenith 03200;
- Legal Assistance may be obtained by eligible students from the Ontario Legal Aid Plan at Student Legal Aid Societies;
- your local Retail Sales Tax Office (Provincial Ministry of Revenue);
- Ministry of Consumer and Commercial Relations, Partnerships Registry, Companies Services Branch, 555 Yonge Street, Toronto, Ontario M7A 2H6. Telephone (416) 963-0510;
- your local land registry office.

A successful business requires not only entrepreneurship, but also good management skills.

For more information, telephone numbers and referrals to appropriate sources of assistance, call the Ontario Youth Secretariat at 965-6911 or collect at (416) 965-0546.

HOW TO APPLY FOR A STUDENT VENTURE CAPITAL LOAN

Please read "Tips on Running a Successful Business" (page 3) carefully BEFORE completing the application.

1. **Make sure you complete all parts of the application:**

- On a separate sheet of paper, answer all questions in the Written Project Description section.
- Complete the cash flow forecast carefully. It is a very important part of the proposal because it helps you to plan and control your business venture. Study the sample given.
- *All partners must complete a separate Personal Information sheet.*

INCOMPLETE APPLICATION FORMS WILL DELAY APPROVAL OF YOUR LOAN.

2. **Keep a photocopy of the application** for your personal files in case the original is lost.

3. **Send or take the completed application to your local participating Chamber of Commerce or Board of Trade.**

- SVC loans *cannot* be issued before April 1, 1985.
- Subject to the availability of funds, they will accept applications until June 14, 1985.

4. **Arrange for an interview as soon as possible at your local Chamber of Commerce or Board of Trade,** preferably in the community where you intend to operate your business.

- These business people are more accessible to you if you need promotional, business or accounting advice later.
 - They will evaluate your proposal on the criteria outlined on the Chamber of Commerce/Board of Trade rating sheet, attached to your application.
 - The Chamber or Board will forward its recommendation to the Ontario Youth Secretariat for final approval.
5. **Please allow at least 3 or 4 weeks for the processing of your application** from the time you submit it locally to the time you are notified by the Ontario Youth Secretariat and/or the Royal Bank's Student Financial Liaison Officer.
6. **Any problems or questions?** Call the Ontario Youth Secretariat at 965-6911 or collect at (416) 965-0546.

A FINAL CHECK...

1. If your business is a partnership:
 - Has each partner completed a Personal Information Sheet?
 - Have you included a signed and dated partnership agreement?
2. If you are operating a franchise, have you enclosed a copy of the franchise agreement?
3. Have you completed all sections of the Written Project Description?
4. If applicable, have you obtained the necessary licenses and permits?
5. Have you provided the name, address and telephone number of someone we can contact about your application during normal business hours?

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YOUTH
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Youth
Secretariat

in co-operation with
The Royal Bank of Canada
Ontario Chamber of Commerce

